IN THE CLAIMS

1.   (currently amended) A   method   for   effecting   a
transaction between a person and a provider over a network, said
method comprising:

storing, in a database, a unique identification trait
of the person and a plurality of files associated with the
unique identification trait of the person, the plurality of
files being respectively associated with a plurality of
providers such that a given one of the plurality of files
is associated with a particular one of the plurality of
providers;

establishing a communication link over said network
between a communication device and a selected one of said
plurality of providers;

acquiring, at said communication device, at least one
purchase selection provided by the person;

transmitting, from said communication device to said
selected provider, the at least one purchase selection;

receiving, at said communication device from said
selected provider, an order form for carrying out a
transaction based on the at least one selection;

generating, using a biometric device, a unique
identification trait associated with the person;

comparing, at said biometric device, the generated
unique identification trait to a plurality of the unique
identification traits stored in a the database; and

in response to determining that if the generated
unique identification trait substantially matches one of
the plurality of stored unique identification traits,

locating, from among the plurality of files in
the database, a file associated with the selected
provider,

retrieving, from the database, a credit card number ~~of the person~~ and personal information ~~of the person that are~~ stored in association with the located file~~substantially matching one of the plurality of stored unique identification traits~~, ~~the credit card number and the personal information being associated with the person,~~

automatically completing, at said communication device, the received order form using the retrieved credit card number and the retrieved personal information, and

automatically transmitting, to the provider from said communication device, the completed form and a verification code indicating that the generated unique identification trait and the ~~one of the plurality of~~ stored unique identification trait~~s~~ substantially match~~ to enable the provider to verify the credit card number and the personal information contained in the completed form, verify the verification code, and carry out the transaction if the verifications are successful~~.

2.   (previously presented)   A   method   as   in   claim 1, wherein

said communication device is selected from the group consisting of a wireless communication device and a wired communication device,

said wireless communication device being further selected from the group consisting of a PDA, a cell phone, a satellite broadcasting receiver terminal, and a portable computer, and

said wired communication device being further selected from the group consisting of a personal computer, a server computer, a point-of-sale terminal, an automatic teller

machine (ATM), a cable receiver terminal, and a landline telephone.

3. - 7.   (cancelled)

8.   (currently amended) A   method   for   effecting   a transaction between a person using a communication device and a provider over a network, said method comprising:

storing, in a database, a plurality of unique identification traits of the person and a plurality of files respectively associated with a—the plurality of unique identification traits such that a given one of the plurality of files includes—is associated with a respective one of the plurality of unique identification traits associated with a particular one of a plurality of persons, a credit card number associated with the particular one of the plurality of persons, and personal information pertaining to the particular one of the plurality of persons;

establishing a communication link over said network between said communication device and said provider;

acquiring, at said communication device, at least one purchase selection provided by the person using said communication device;

transmitting, from said communication device to said provider, the at least one purchase selection;

receiving, at said communication device from said provider, an order form for carrying out a transaction based on the at least one purchase selection;

generating, using a biometric device, a unique identification trait associated with the person using said communication device;

comparing, at said biometric device, the generated unique identification trait to the plurality of unique identification traits stored in the database; and

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in response to determining that ~~if~~ the generated unique identification trait substantially matches one of the plurality of stored unique identification traits,

<u>locating, from among the plurality of files in the database, the file associated with the substantially matching one of the stored unique identification traits,</u>

retrieving, from the database, ~~the~~ <u>a</u> credit card number <u>of the person</u> and personal information <u>of the person that are</u> stored in <u>association with</u> the <u>located file</u> ~~associated with the substantially matching one of the plurality of stored unique identification traits~~,

<u>automatically</u> completing, at said communication device, the received order form using the retrieved credit card number and the retrieved personal information, and

<u>automatically</u> transmitting, to the provider from said communication device, the completed form and a verification code indicating that the generated unique identification trait and the ~~one of the plurality of~~ stored unique identification trait~~s~~ substantially match ~~to enable the provider to verify the credit card number and the personal information contained in the completed form, verify the verification code, and carry out the transaction if the verifications are successful~~.

9.   (previously presented)   A   method   as   in   claim 8, further comprising further associating the file associated with the substantially matching one of the plurality of stored unique identification traits with said provider.

10.   (previously presented)   A   method   as   in   claim 1, wherein said biometric device comprises a fingerprint analyzer, and   said   generated   unique   identification   trait   and   said

plurality of stored unique identification traits include data identifying a plurality of fingerprints.

11. (cancelled)

12. (previously presented) A method as in claim 1, wherein the verification code is associated with the person.

13. (cancelled)

14. (previously presented) A method as in claim 1, further comprising providing at least one of a visual indication and an audible indication that directs said person to cause said biometric device to perform said generating step.

15. - 108.   (cancelled)

109. (previously presented) A method as in claim 1, wherein the verification code authorizes said provider to complete said transaction.

110. (previously presented) A method as in claim 8, wherein said transmitting step transmits the file associated with the substantially matching one of the plurality of stored unique identification traits from said database over said network to said provider.

111. (currently amended) A   communication   device, comprising:

> means   for   storing,   in   a   database,   a   unique
> identification trait of the person and a plurality of files
> associated with the unique identification trait of the
> person,   the   plurality   of   files   being   respectively
> associated with a plurality of providers such that a given
> one of the plurality of files is associated with a
> particular one of the plurality of providers;

> means   for   establishing   a   communication   link   over   a
> network with a selected one of the plurality of providers;

> means   for   acquiring   at   least   one   purchase   selection
> provided by a the person;

means for transmitting, to said selected provider, the at least one purchase selection;

means for receiving, from said selected provider, an order form for carrying out a transaction based on the at least one purchase selection;

a biometric device comprising:

means for generating a unique identification trait associated with the person, and

means for comparing the generated unique identification trait to ~~a plurality of~~ the unique identification ~~traits~~ stored in ~~a~~ the database; and

means for, ~~if~~ in response to the biometric device determining that the generated unique identification trait substantially matches ~~one of~~ the ~~plurality of~~ stored unique identification ~~traits~~, locating a file associated with the selected provider from among the plurality of files in the database, retrieving from the database a credit card number of the person and personal information of the person that are stored in association with the located file~~substantially matching one of the plurality of stored unique identification traits, the credit card number and the personal information being associated with the person~~, automatically completing the received order form using the retrieved credit card number and the retrieved personal information, and automatically transmitting to the provider the completed form and a verification code indicating that the generated unique identification trait and the ~~one of the plurality of~~ stored unique identification traits substantially match ~~to enable the provider to verify the credit card number and the personal information contained in the completed form, verify the verification code, and carry out the transaction if the verifications are successful~~.

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112. (previously presented) A communication device as in claim 111, wherein

said communication device is selected from the group consisting of a wireless communication device and a wired communication device,

said wireless communication device being further selected from the group consisting of a PDA, a cell phone, a satellite broadcasting receiver terminal, and a portable computer, and

said wired communication device being further selected from the group consisting of a personal computer, a server computer, a point-of-sale terminal, an automatic teller machine (ATM), a cable receiver terminal, and a landline telephone.

113. - 115.   (cancelled)

116. (currently amended) A   communication   device, comprising:

means for storing, in a database, <u>a plurality of unique identification traits of a person and </u>a plurality of files respectively associated with <u>the </u>~~a~~ plurality of unique identification traits such that a given one of the plurality of files ~~includes~~ <u>is associated with a respective one of the</u> <u>plurality of </u>unique identification trait<u>s</u> ~~associated with a particular one of a plurality of persons,~~ ~~a credit card number associated with the particular one of~~ ~~the plurality of persons, and personal information~~ ~~pertaining to the particular one of the plurality of~~ ~~persons~~;

means for establishing a communication link over a network with ~~said~~ <u>a </u>provider;

means for acquiring, at said communication device, at least one <u>purchase </u>selection provided by ~~a~~ <u>that </u>person ~~using said communication device~~;

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means for transmitting, to said provider, the at least one purchase selection;

means for receiving, from said provider, an order form for carrying out a transaction based on the at least one purchase selection;

a biometric device comprising:

means for generating a further unique identification trait associated with the person using said communication device, and

means for comparing the generated unique identification trait to the plurality of unique identification traits stored in the database; and

means for, ~~if~~ in response to the biometric device determining that the generated unique identification trait substantially matches one of the plurality of stored unique identification traits, locating the file associated with the substantially matching one of the stored unique identification traits from among the plurality of files in the database, retrieving from the database ~~the~~ a credit card number of the person and ~~the~~ personal information of the person that are stored in association with the located file ~~associated with the substantially matching one of the plurality of stored unique identification traits~~, automatically completing the received order form using the retrieved credit card number and the retrieved personal information, and automatically transmitting to said provider the completed form and a verification code indicating that the generated unique identification trait and the one of the plurality of stored unique identification traits substantially match ~~to enable the provider to verify the credit card number and the personal information contained in the completed form,~~

~~verify the verification code, and carry out the transaction if the verifications are successful~~.

117. (previously presented)   A communication device as in claim 116, further comprising means for further associating the file associated with the substantially matching one of the plurality of stored unique identification traits with said provider.

118. (previously presented)   A communication device as in claim 111, wherein said biometric device comprises a fingerprint analyzer, and said generated unique identification trait and said plurality of stored unique identification traits include data identifying a plurality of fingerprints.

119. (previously presented)   A communication device as in claim 111, wherein the verification code is associated with the person.

120. (previously presented)   A communication device as in claim 111, further comprising means for providing one or both of a visual indication and an audible indication that directs said person to cause said generating means to perform said generating step.

121. (previously presented)   A communication device as in claim 111, wherein the verification code authorizes the provider to complete said transaction.

122. (previously presented)   A communication device as in claim 111, wherein said means for transmitting transmits the substantially matching one of the plurality of stored unique identification traits over said network to said provider.

123. (currently amended) A   communication   device, comprising:

        a database that stores a unique identification trait
        of the person and a plurality of files associated with the
        unique identification trait of the person, the plurality of
        files being respectively associated with a plurality of

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providers such that a given one of the plurality of files is associated with a particular one of the plurality of providers;

a network connection device ~~operable to~~ that establishes a communication link over a network with a selected one of the plurality of providers;

an input device ~~operable to~~ that acquires at least one purchase selection provided by ~~a~~ the person;

said network connection device ~~being further operable to~~ transmits the at least one purchase selection to said selected provider, and ~~to~~ receives from said selected provider an order form for carrying out a transaction based on the at least one purchase selection;

a biometric device ~~operable to~~ that generates a unique identification trait associated with the person and ~~to~~ compares the generated unique identification trait to ~~a~~ ~~plurality of~~ the unique identification ~~traits~~ stored in ~~a~~ the database; and

a processor that~~operable to~~, ~~if~~ in response to the biometric device determining that the generated unique identification trait substantially matches ~~one of~~ the ~~plurality of~~ stored unique identification ~~traits~~, locates a file associated with the selected provider from among the plurality of files in the database, retrieves from the database a credit card number of the person and personal information of the person that are stored in association with the located file~~substantially matching one of the~~ ~~plurality of stored unique identification traits, the~~ ~~credit card number and the personal information being~~ ~~associated with the person~~, automatically completes the received order form using the retrieved credit card number and the retrieved personal information, and automatically causes said network connection device to transmit to the

provider the completed form and a verification signal indicating that the generated unique identification trait and the ~~one of the plurality of~~ stored unique identification traits substantially match ~~to enable the provider to verify the credit card number and the personal information contained in the completed form, verify the verification code, and carry out the transaction if the verifications are successful~~.

124. (new)   A communication device as in claim 123, wherein

said communication device is selected from the group consisting of a wireless communication device and a wired communication device,

said wireless communication device being further selected from the group consisting of a PDA, a cell phone, a satellite broadcasting receiver terminal, and a portable computer, and

said wired communication device being further selected from the group consisting of a personal computer, a server computer, a point-of-sale terminal, an automatic teller machine (ATM), a cable receiver terminal, and a landline telephone.

125. (new)   A communication device as in claim 123, wherein said biometric device comprises a fingerprint analyzer, and said generated unique identification trait and said plurality of stored unique identification traits include data identifying a plurality of fingerprints.

126. (new)   A communication device as in claim 123, wherein the verification code is associated with the person.

127. (new)   A communication device as in claim 123, wherein the verification code authorizes the provider to complete the transaction.

128. (new)   A communication device, comprising:

a database that stores a plurality of unique identification traits of a person and a plurality of files respectively associated with the plurality of unique identification traits such that a given one of the plurality of files is associated with a respective one of the plurality of unique identification traits;

a network connection device that establishes a communication link over a network with a provider;

an input device that acquires at least one purchase selection provided by that person ;

said network connection device transmitting, to said provider, the at least one purchase selection and receiving, from said provider, an order form for carrying out a transaction based on the at least one purchase selection;

a biometric device that generates a further unique identification trait associated with the person using said communication device, and compares the generated unique identification trait to the plurality of unique identification traits stored in the database; and

a processor that, in response to the biometric device determining that the generated unique identification trait substantially matches one of the plurality of stored unique identification traits, locates the file associated with the substantially matching one of the stored unique identification traits from among the plurality of files in the database, retrieves from the database a credit card number of the person and personal information of the person that are stored in association with the located file, automatically completes the received order form using the retrieved credit card number and the retrieved personal information, and automatically transmits to said provider the completed form and a verification code indicating that

the generated unique identification trait and the one of the plurality of stored unique identification traits substantially match.

129. (new)   A communication device as in claim 128, wherein the file associated with the substantially matching one of the plurality of stored unique identification traits is further associated with said provider.

130. (new)   A communication device as in claim 128, wherein said biometric device comprises a fingerprint analyzer, and said generated unique identification trait and said plurality of stored unique identification traits include data identifying a plurality of fingerprints.

131. (new)   A communication device as in claim 128, wherein the verification code is associated with the person.

132. (new)   A communication device as in claim 128, further comprising means for providing one or both of a visual indication and an audible indication that directs said person to cause said generating means to perform said generating step.